

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Eric C. Zurcher
aka Eric Charles Zurcher
Patricia S. Zurcher
aka Patricia Sue Zurcher, aka Patricia Sue Lowe
Debtor(s)

Bankruptcy Case No.: 18-11243-JAD

Chapter: 13
Docket No.: 82 – 81

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 27th of June, 2023, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501 by 8/21/23**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **8/30/23 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **8/21/23**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

In re:
Eric C. Zurcher
Patricia S. Zurcher
Debtors

Case No. 18-11243-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 27, 2023

User: auto
Form ID: 408

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Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Eric C. Zurcher, Patricia S. Zurcher, 77 McKinley Ave, Warren, PA 16365-3464 |
| cr | + Santander Bank, N.A., c/o Thomas A. Capeha, 33 S. Seventh Street, Allentown, PA 18101-2436 |
| 15034557 | + Andrea Stapleford, Esq., Stapleford & Byham LLC, 600 Market St, Warren, PA 16365-1326 |
| 14958897 | + Commercial Acceptance, 2 W. Main St, Shermanstown, PA 17011-6326 |
| 14958899 | + Discover, P.O. Box 742655, Cincinnati, OH 45274-2655 |
| 14958902 | + Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279 |
| 15034558 | + Kylander Development, LLC, 1370 Jackson Ave, Warren, PA 16365-4366 |
| 14958911 | + Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425 |
| 14958916 | Rotech Healthcare, Orlando-Dept #59, P.O. Box 850001, Orlando, FL 32885-0001 |
| 14958919 | State Farm, P.O. Box 44110, Jacksonville, FL 32231-4110 |
| 14958922 | Tri State Neurological Surgeon, 120 East 2nd St Ste 401, Erie, PA 16507-1577 |
| 14958923 | + US Dept Ed, ECMC/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 28 2023 01:19:19 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14962932 | Email/Text: ally@ebn.phinsolutions.com | Jun 28 2023 00:51:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004 |
| 14958894 | + Email/Text: ally@ebn.phinsolutions.com | Jun 28 2023 00:51:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901 |
| 14989821 | + Email/Text: RASEBN@raslg.com | Jun 28 2023 00:52:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14958898 | + Email/Text: dylan.succa@commercialacceptance.net | Jun 28 2023 00:52:00 | Commercial Acceptance Company, 2300 Gettysburg Rd, Suite 102, Camp Hill, PA 17011-7303 |
| 14958900 | Email/Text: mrdiscen@discover.com | Jun 28 2023 00:51:00 | Discover, PO Box 30421, Salt Lake City, UT 84130-0421 |
| 14961646 | Email/Text: mrdiscen@discover.com | Jun 28 2023 00:51:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14958901 | + Email/Text: mrdiscen@discover.com | Jun 28 2023 00:51:00 | Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025 |
| 14958903 | + Email/Text: sbse.cio.bnc@mail@irs.gov | Jun 28 2023 00:52:00 | Internal Revenue Service, Centralized Insolvency, |

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| | | | |
|----------|---|----------------------|---|
| | | | Operations, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 14958896 | Email/PDF: ais.chase.ebn@aisinfo.com | Jun 28 2023 01:07:09 | Chase Bank, PO Box 15298, Wilmington, DE 19850-5298 |
| 14958907 | Email/Text: EBN@Mohela.com | Jun 28 2023 00:52:00 | MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005 |
| 14959638 | Email/Text: EBN@Mohela.com | Jun 28 2023 00:52:00 | U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005 |
| 14958904 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 28 2023 00:53:00 | Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750 |
| 14958905 | Email/Text: bankruptcydpt@mcmcg.com | Jun 28 2023 00:53:00 | Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578 |
| 14979646 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 28 2023 00:53:00 | Midland Funding LLC, PO Box 2011, Warren MI 48090-2011 |
| 14958906 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 28 2023 00:53:00 | Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710 |
| 14958908 | ^ MEBN | Jun 28 2023 00:53:02 | National Credit Management, Attn: Bankruptcy, PO Box 32900, Saint Louis, MO 63132-8900 |
| 14958910 | Email/Text: bankruptcies@penncredit.com | Jun 28 2023 00:52:00 | Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108 |
| 14989333 | + Email/PDF: ebnotices@pnmac.com | Jun 28 2023 01:46:20 | PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410 |
| 14959229 | + Email/PDF: rmscedi@recoverycorp.com | Jun 28 2023 01:19:15 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14958909 | + Email/Text: paparalegals@pandf.us | Jun 28 2023 00:53:00 | Patenaude & Felix, 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584 |
| 14958912 | + Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 28 2023 00:53:00 | Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001 |
| 14958913 | Email/PDF: ebnotices@pnmac.com | Jun 28 2023 01:19:19 | Pennymac Loan Services, LLC, Attention: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387 |
| 14958914 | ^ MEBN | Jun 28 2023 00:53:05 | Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191 |
| 14958915 | ^ MEBN | Jun 28 2023 00:52:50 | Quality Asset Recovery, LLC, P.O. Box 239, Gibbsboro, NJ 08026-0239 |
| 14958917 | + Email/Text: DeftBkr@santander.us | Jun 28 2023 00:52:00 | Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312 |
| 14958918 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 28 2023 00:53:00 | Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244 |
| 14958920 | + Email/PDF: gecsed@recoverycorp.com | Jun 28 2023 01:06:47 | Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738 |
| 14958921 | + Email/PDF: gecsed@recoverycorp.com | Jun 28 2023 01:06:53 | Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14958924 | Email/Text: edbknotices@ecmc.org | Jun 28 2023 00:52:00 | US Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244 |
| 14958925 | + Email/Text: EDBKNotices@ecmc.org | Jun 28 2023 00:51:00 | US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448 |
| 14958926 | Email/Text: electronicbkydocs@nelnet.net | Jun 28 2023 00:53:00 | US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860 |

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14958927 + Email/Text: electronicbkydocs@nelnet.net

Jun 28 2023 00:53:00

US Department of Education/Great Lakes, Attn:
Bankruptcy, PO Box 7860, Madison, WI
53707-7860

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PENNYMAC LOAN SERVICES, LLC |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14989822 | *+ | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14981013 | *+ | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14958895 | ##+ | Bryan J. Polas, Esq., Patenaude & Felix, A.P.C., 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584 |

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Andrew L. Spivack | on behalf of Creditor PENNYMAC LOAN SERVICES LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| Andrew M. Lubin | on behalf of Creditor PENNYMAC LOAN SERVICES LLC nj-ecfmail@mw-law.com, bkecf@milsteadlaw.com |
| Brian Nicholas | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com |
| Jill Manuel-Coughlin | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com |
| Kellie Rahl-Heffner | on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com |
| Marisa Myers Cohen | on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-law.com, mcohen@mw-law.com |
| Mark G. Claypool | on behalf of Defendant Ally Bank mclaypool@kmgslaw.com knoxbank@hotmail.com; chartle@kmgslaw.com; akus@kmgslaw.com |
| Mark G. Moynihan | on behalf of Debtor Eric C. Zurcher mark@moynihanlaw.net moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com |
| Mark G. Moynihan | on behalf of Joint Debtor Patricia S. Zurcher mark@moynihanlaw.net moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com |

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Mark G. Moynihan

on behalf of Plaintiff Patricia S. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Eric C. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Patricia S. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Eric C. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 16